



Order Filed on March 20, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c)

Anotnio R Espinosa, Esq.
ANDRIL & ESPINOSA, LLC
534 Westfield Avenue
Elizabeth, NJ 07208
(908) 558-0100
andespbk@gmail.com

In Re:
ZULMA RAMIREZ,
(Debtor).

Case No.: 18-28036
Chapter: 13
Judge: RG

**ORDER RESPECTING REQUEST FOR EXTENSION
OR EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

DATED: March 20, 2019


Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

The court having granted the Notice of Request for Loss Mitigation concerning the following property and creditor on 10/4/2018 :

Property: 6 1/2 Lowden Street, Elizabeth, NJ 07208

Creditor: Wells Fargo Bank

and a Request for

- ☒ Extension of the 90 day Loss Mitigation Period having been filed by ~~6/16/2019~~,
and for good cause shown
- ☐ Early Termination of the Loss Mitigation Period having been filed by _____,
and for good cause shown

It is hereby ORDERED that,

The Loss Mitigation Period is extended up to and including 06/16/2019 .

The Loss Mitigation Period is terminated, effective _____ .

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Zulma Ramirez
Debtor

Case No. 18-28036-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2019.

db +Zulma Ramirez, 6 1/2 Lowden Street, Elizabeth, NJ 07208-3687

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2019 at the address(es) listed below:

Antonio R. Espinosa on behalf of Debtor Zulma Ramirez Andespbk@gmail.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A., as Trustee, et al.
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz on behalf of Creditor Wells Fargo Bank, N.A., as Trustee, et al.
rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5